

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

LAW OFFICES OF LEE M. PERLMAN
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In Re:

Howard Stalker

Case No.: 18-12877 ABA

Chapter: 13

Judge: ABA

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF
COVID-19 CHAPTER 13 PLAN MODIFICATION**

Howard Stalker, debtor in the captioned Chapter 13 case, makes this certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

1. The Chapter 13 Plan was originally confirmed by order entered on 6/4/2018.
2. I was current with plan payments through approximately January 2020.
3. I fell behind on post-petition mortgage payments on property located at 14 Rushwick Road Mt. Laurel, NJ, in June 2020 (*See #7, below.) (if applicable) – skip if not applicable; add additional paragraphs if there is more than one mortgage or more than one property].
 - a. The mortgage payments referred to above are [check one]:
☒ contractual payments
☐ adequate protection payments
 - b. I am current with post-petition real estate taxes on the property located at [address]
____ YES ____ NO
 - c. I have current liability insurance on the property and can provide proof thereof.
____ YES ____ NO
4. If the confirmed plan includes a cram down on a mortgage, then answer the following:
 - a. I am current with post-petition real estate taxes on the property located at [address of prop being crammed down]
____ YES ____ NO
 - b. I have current liability insurance on the property and can provide proof thereof.

_____ YES _____ NO

5. I was current with post-petition auto payments through (date) _____, on the following automobile(s): 2011 Toyota Camry. *See #7, below.
6. The change in my household income previously reported on Schedule I is \$[amt of reduction in income]. *See #7, below.
- My current household income is \$6,153.40. I have attached a current paystub or proof of the change in income to this certification.
7. As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:

I fell behind on post-petition mortgage payments and car payments. I was in the process of curing those post-petition delinquencies through consent orders entered into with the creditors, when the COVID-19 pandemic began. In 2020 I contracted COVID, and on 3/24/2020 I was admitted to the hospital with COVID-19 and double pneumonia. I was on a ventilator for 22 days. I was in the hospital, and subsequent rehabilitation facility, until May, 2020. Although I was eventually able to go back to work, and am currently employed, I wasn't able to catch up on my trustee and other delinquencies; I will be able to catch up if I am permitted to extend the length of my Chapter 13 plan.

I certify that the foregoing statements made by me are true to the best of my knowledge, information, and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

2/17/2022
Date

/s/ Howard Stalker
Howard Stalker